IN THE CLAIMS

Please substitute Claims 1, 13, 19, 26 and 27 with the following amended claims. Marked-up copies of the amended claims are included at the end of the amendment.

1. A system for determining eligibility of a participant in an insurance plan with respect to particular dental procedures performable by a dental care provider comprising:

- at least one computer having at least one data storage means, at least one input means, and at least one output means;

- data pertaining to at least one participant stored in at least one database on the data storage means of a first of said at least one computer wherein at least a portion of said data is not locally stored on said first computer;

- means associated with the at least one computer for determining eligibility of the participant in real time;

- said input means being associated with at least said first computer for inputting an inquiry requesting information pertaining to said particular dental procedure in order to access said participant data in real time and determine eligibility for said procedure in real time prior to providing said procedure without the need to send participant's data to said first computer from said data storage means in advance of said determination; and

- means associated with the at least one computer for recording utilization of benefits by the dental provider in real time.

2

13. A method of providing information to dental care providers regarding a participant of an insurance plan of at least one carrier comprising the steps of:

- determining eligibility of the participant comprising the steps of:

- inputting identifier data pertaining to the participant on a first computer in the form of an inquiry in real time to at least one database containing participant data regarding a plurality of insurance carriers, wherein at least a portion of said participant data is stored remotely from said first computer;

- searching for the identifier data in said participant data of said at least one database;

- providing output in the form of participant data provided as a response to said inquiry in real time pertaining to the eligibility of the participant without the need to send the participant's data from the database in advance of said determination;

- inputting a procedure code in real time to determine whether the procedure is covered by the participant's plan prior to performing the procedure; and

- recording the utilization of benefits and claims in real time by way of a procedure by the dental care provider comprising the steps of:

- inputting an identifier data pertaining to the participant; and,

- inputting a performed procedure data.

19. A method for establishing a network for the administration of coverage to a dental care provider comprising the steps of:

- providing a plurality of computers;

\-   linking the computers to form a network;

\-   storing data pertaining to a participant and to a coverage plan pertaining to the

participant on data storage means; and

\-   providing access to the data of the participant from at least one of the plurality

of computers, to in turn, facilitate at least one of:

\-   determining in real time the eligibility of the participant for a particular

procedure prior to performing the procedure by both sending an inquiry for

data of said participant and receiving a response to said inquiry in real time, at

least a portion of which data is stored remotely from said computer, without

the need to send said participant's data to said provider in advance of said

determination; and

\-   recording the utilization of participant benefits by the dental care provider in

real time to form utilization records.

26.   The method of claim 19 wherein said participant data may be directly accessed by

multiple dental care providers simultaneously, without the need to send such participant

data to said multiple providers in advance.

27.   The system of Claim 1 wherein said eligibility determining means is capable of

enabling multiple dental care providers to directly and simultaneously access participant

data for said participant without the need to send such patient data to said multiple

providers in advance.

4